

Essential Information

Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

About us

Sainsbury's Bank Travel Insurance is sold and administered by Hood Travel Ltd. Registered in England at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY no. 08318836. Hood Travel Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 597211. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

Hood Travel Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The total premium you pay includes a commission for Hood Travel Ltd who sell and administer your policy. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd exclusively uses ETI International Travel Protection, the UK branch of Europäische Reiseversicherung (ERV) AG to underwrite Sainsbury's Bank Travel Insurance, except for Gadget cover which is underwritten by AmTrust Europe Ltd and Scheduled Airline Failure underwritten by certain Underwriters at Lloyd's.

Further information about these insurers can be found in your policy documentation.

How to make a claim

Should you wish to make a claim under your insurance, check your travel insurance certificate and schedule to see whether you have the appropriate cover. You may be asked to provide additional information to substantiate your claim. All claims evidence must be supplied at your own expense in its original form. You can find full details of how to claim in your policy documentation.

Cancelling or amending your policy

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not made a trip or a claim we will give you a full refund. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in us declining to cover your medical conditions.

We may cancel your policy by giving you 14 days notice. If this happens we will refund the premium you have paid for the rest of the insurance period. Note once your policy has been cancelled your cover will end and you will not be able to make a claim.

How to make a complaint

If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact the Customer Relations Team. Our staff will attempt to resolve your complaint immediately. If this is not possible, we promise to acknowledge your complaint within 5 business days of its receipt. In the unlikely event that your complaint has not been resolved within 4 weeks of its receipt, we'll write and let you know the reasons why and what further action we'll take. If we cannot resolve your complaint, we'll issue a final response letter. Upon its receipt, you may refer your complaint to the Financial Ombudsman Service which,

once contacted, will liaise with us on your behalf. The ombudsman will then inform you directly of its decision

Customer Services and Customer Relations
Team
1st Floor Maitland House
Warrior Square
Southend-on-Sea, Essex SS1 2JY

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0345 305 2622
Email: travelservice@insurance-sainsburysbank.co.uk

Phone: 0800 023 4567 / 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by calling 0800 678 1100 or 020 7741 4100.

Governing Law & Language

The laws of the UK allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the UK in which you normally live unless specified elsewhere in the contract or written agreement has been given for another EU law to apply before the start date shown on your travel insurance certificate and schedule. If there is any disagreement, we will use your Policy Booklet over any other assurances or statements, unless they are confirmed in writing and form part of the insurance policy.

All communication between you and us will be in English.